

Form csnodsc – ntccselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-10960-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Daryl S Spruill  
1162 East Henry St.  
Linden, NJ 07036

Social Security No.:  
xxx-xx-3956

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: July 28, 2020

JAN: wdh

Jeanne Naughton  
Clerk

United States Bankruptcy Court  
District of New JerseyIn re:  
Daryl S Spruill  
DebtorCase No. 17-10960-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: cscnodscPage 1 of 2  
Total Noticed: 32

Date Rcvd: Jul 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2020.

db  
cr  
+Daryl S Spruill, 1162 East Henry St., Linden, NJ 07036-2037  
+PROF-2013-S3 Legal Title Trust II, by U.S. Bank Na, c/o Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
516596431 +American Commerce Insurance Company, 3590 Twin Creeks Drive, Columbus, OH 43204-1628  
516596430 +American Commerce Insurance Company, 211 Main Street, Webster, MA 01570-2273  
516596432 +Consumer Portfolio Svc, Attn: Bankruptcy, 19500 Jamboree Rd, Irvine, CA 92612-2411  
516773258 +ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
516596436 +Fayfinancial, 939 W North Ave Ste 680, Chicago, IL 60642-7138  
516596438 +Glhec, Po Box 7860, Madison, WI 53707-7860  
518446527 +HAM FUND III, LP, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400,  
Irving, TX 75038-2480  
518446528 +HAM FUND III, LP, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400,  
Irving, TX 75038, HAM FUND III, LP, c/o BSI Financial Services 75038-2480  
516596439 +Hillcrest Davidson & A, 715 N Glenville Dr Ste 4, Richardson, TX 75081-2879  
516806835 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
516716722 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
517947493 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386  
517947494 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
516596443 State of New Jersey, Division of Revenue, PO BOX 262, Trenton, NJ 08646-0262  
516596444 +Thomas D. Foti, Esq., Garrity, Graham, Murphy, Garofalo, Flinn,  
72 Eagle Rock Ave, Suite 350, P.O. Box 438, East Hanover, NJ 07936-0438  
516596445 +Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424  
517293328 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262  
517293329 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262,  
eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 28 2020 23:12:03 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 28 2020 23:12:01 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516642687 E-mail/Text: bankruptcy@consumerportfolio.com Jul 28 2020 23:12:08  
CONSUMER PORTFOLIO SERVICES, INC., PO BOX 57071, IRVINE, CA 92619 - 7071  
516596433 +E-mail/Text: bankruptcy@consumerportfolio.com Jul 28 2020 23:12:08 Consumer Portfolio Svc,  
16355 Laguna Canyon Rd, Irvine, CA 92618-3801  
516596434 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 28 2020 23:12:31  
Credit Collections Svc, Po Box 773, Needham, MA 02494-0918  
516596435 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 28 2020 23:12:31  
Credit Collections Svc, Po Box 607, Norwood, MA 02062-0607  
516596440 E-mail/Text: sbse.cio.bnc.mail@irs.gov Jul 28 2020 23:11:36 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346  
516812086 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 28 2020 23:12:11 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617  
516596441 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 28 2020 23:12:12 Jefferson Capital Systems, LLC,  
16 Mcleland Rd, Saint Cloud, MN 56303  
516596442 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 28 2020 23:20:08 LVNV Funding,  
Po Box 10497, Greenville, SC 29603-0497  
516733997 E-mail/PDF: resurgentbknofications@resurgent.com Jul 28 2020 23:20:35 LVNV Funding LLC,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
516777223 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2020 23:20:06  
Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518270302\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386  
518270303\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
516839721 ###Fay Servicing, LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357  
516596437 ###Fein, Such, Kahn & Shepard, 7 Century Drive--Suite 201, Parsippany, NJ 07054-4673  
516596446 ###Trident Asset Management, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230

TOTALS: 0, \* 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2

User: admin  
Form ID: cscnodsc

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Total Noticed: 32

Date Rcvd: Jul 28, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 30, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2020 at the address(es) listed below:

Elizabeth K. Holdren on behalf of Creditor Headlands Residential 2019-RPL1 Owner Trust through servicer BSI Financial Services eholdren@hillwallack.com, jhanley@hillwallack.com/hwbknj@hillwallack.com  
Jill Manzo on behalf of Creditor FAY SERVICING LLC, as servicer for PROF-2013-S3 LEGAL TITLE TRUST II, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE bankruptcy@feinsuch.com  
Kevin Gordon McDonald on behalf of Creditor PROF-2013-S3 Legal Title Trust II, by U.S. Bank National Association, as Legal Title Trustee kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor PROF-2013-S3 Legal Title Trust II, by U.S. Bank National Association, as Legal Title Trustee bkyecf@rasflaw.com, legerman@rasnj.com  
Laura M. Egerman on behalf of Creditor FAY SERVICING LLC, as servicer for PROF-2013-S3 LEGAL TITLE TRUST II, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE bkyecf@rasflaw.com, legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Scott E. Tanne on behalf of Debtor Daryl S Spruill ecf@tannelaw.com, tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com  
Sindi Mncina on behalf of Creditor PROF-2013-S3 Legal Title Trust II, by U.S. Bank National Association, as Legal Title Trustee smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9